# Case 20-01220 Doc 12 Filed 01/18/20 Entered 01/18/20 23:20:46 Desc Imaged

	CERHCALE OF NOTICE	Faye I UI 3
Information to	identify the case:	. 490 1 0. 0
Debtor 1	Petar Scopu	Social Security number or ITIN xxx-xx-2743
	First Name Middle Name Last Name	EIN
Debtor 2		Social Security number or ITIN
(Spouse, if filing)	First Name Middle Name Last Name	
(Spouse, il lilling)	The traine made rane 2det rane	EIN
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 13 1/15/20
Case number: 20	0–01220	

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Petar Scopu	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	559 Justina St Hinsdale, IL 60521	
4.	<b>Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294–5900
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 1/16/20

For more information, see page 2

Debtor Petar Scopu Case number 20–01220

7.	Meeting of creditors  Debrors must attend the meeting to be questioned under oath. In a joint	February 12, 2020 at 12:30 PM	Location: 55 East Monroe, Suite 3850, Chicago, IL 60603	
Creditors r	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
		Debtors must bring a picture ID and proof of their Social Security Number.		
receive these documents and	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/13/20	
	required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 3/25/20	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/13/20	
A pro www If you a pro Secu claim For e		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9. Filing of plan The debtor has filed a plan. The plan is enclosed.		The debtor has filed a plan. The plan is enclosed. The hearin 3/5/20 at 10:00 AM, Location: 219 South Dearborn, Courtr		
		The Disclosure of Compensation has been filed requesting fees of \$ 4500.00  Objections to confirmation of the Plan shall be filed hearing. If there are no objections, the Court may by debtor's counsel to be paid through the plan.	d at least 7 days prior to the confirmation	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

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Certificate of Notice Page 3 of 3 United States Bankruptcy Court Northern District of Illinois

In re: Petar Scopu Debtor Case No. 20-01220-DRC Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0752-1 User: tjernigan Page 1 of 1 Date Rcvd: Jan 16, 2020 Form ID: 309I Total Noticed: 13

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020. 559 Justina St, db +Petar Scopu, Hinsdale, IL 60521-2491 18-3 E Dundee Rd, 28552032 +A/r Concepts, Barrington, IL 60010-5275 1700 West Cortland Street, 28552035 Chicago, IL 60622-1166 +Atq Credit, Suite 201, Roseburg, OR 97470-0306 +Credit Service of Oregon, Po Box 1208, 28552036 +Manley Dees, 1 East Wacker Drive Suite 1250, Chicago, IL 60601-1980 +Nationstar Mtg. LLC dba Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, 28552038 28552040 Coppell, TX 75019-4620 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Jan 17 2020 02:17:24 David H Cutler,

Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL +E-mail/Text: bncnotice@tomvaughntrustee.com Jan 17 2020 02:19:33 Tom Vaughn. tr Chicago, IL 60603-5764 55 E. Monroe Street, Suite 3850, +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 17 2020 02:18:17 ust Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027 28552033 +E-mail/Text: BKO@ABRICU.com Jan 17 2020 02:17:58 Abri Credit Union, 1350 W Renwick Road, Romeoville, IL 60446-5345 +EDI: PHINAMERI.COM Jan 17 2020 06:53:00 28552034 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853 EDI: IRS.COM Jan 17 2020 06:53:00 Inte 28552037 Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346 +EDI: MID8.COM Jan 17 2020 06:53:00 28552039 Midland Funding, 2365 Northside Dr Ste 300. San Diego, CA 92108-2709 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Petar Scopu cutlerfilings@gmail.com, r48280@notify.bestcase.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3